

7-19-02  
EV031357923US2-734  
2631

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Information Disclosure Fee Transmittal Letter

Assistant Commissioner of Patents  
United States Patent and Trademark Office  
Washington, D.C. 20231  
ATTN: BOX PATENT APPLICATION

Sir:

Pertaining to the following identified Application:

Application No.: 09/435,504

Art Unit: 2734

Filing Date: 11/06/99

Examiner: Robert W. Morgan

Inventor(s): FERNANDEZ, D.

Attorney Docket No.: FERN-P006

Entitled: BIOINFORMATIC TRANSACTION SCHEME

Transmitted herewith for filing are:

- ☒ An Information Disclosure Statement (Form PTO-1449A and Form PTO-1449B)
- ☒ A copy of References cited in Information Disclosure: 4 documents
- ☒ A self-addressed stamped postcard
- ☒ An Information Disclosure Transmittal Letter for above marked correspondences

**FEES DUE**

The full fee due in connection with this communication is  
and is provided as follows:

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\_\_\_\_\_ The Commissioner is hereby authorized to deduct the above payment of fees from Deposit  
Account No: 500482. A duplicate copy of this authorization is enclosed.

\_\_\_\_\_ A Check No. \_\_\_\_\_ for above-specified fee is enclosed.

☒ Applicant does not believe that any payment of fees are needed in association with this communication.

Should Applicant inadvertently miscalculated the required fee, the Commissioner is hereby authorized to charge any necessary amount associated with this communication or credit any overpayment to Deposit Account No: 500482.

Please direct all correspondence concerning the above-identified application to the following address:

FERNANDEZ & ASSOCIATES, LLP  
PATENT ATTORNEYS  
PO BOX D  
MENLO PARK, CA 94026-6204  
(650) 325-4999  
(650) 325-1203 : FAX  
EMAIL: [iploft@iploft.com](mailto:iploft@iploft.com)

Respectfully Submitted,

Dennis S. Fernandez, Reg. No. 34,160

Date: 07/17/02



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PATENT TRADEMARK OFFICE

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GROUP 3600



Patricia Lewis  
Docket No.: FERN-P006  
#8/105  
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18-302

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: **FERNANDEZ, D.**

Serial No.: 09/435,504

Group Art Unit: 2734

Technology Center 2600

Filed: 11/6/1999

Examiner: Robert W. Morgan

Title: **BIOINFORMATIC TRANSACTION SCHEME**

**INFORMATION DISCLOSURE STATEMENT**

The Assistant Commissioner of Patents  
Washington, D.C. 20231

Sir:

In keeping with the duty of candor and good faith owed to the Patent and Trademark Office, Applicants wish to bring the following printed publications and U.S. patent references to the attention of the Examiner:

**"Panel Discusses Genetics Impact On Insurance," A. Waugh, MIT Teck Talk, Nov. 16, 1994 (<http://web.mit.edu/newsoffice/tt/1994/Nov16/38583.html>)**

**"Barriers to Effective Genetics Services," S. Lewin M.D., Genetic Drift Vol. 8: Winter, 1992 (<http://www.mostgene.org/gd/gdvo108c.htm>)**

**"Pros of Genetic Screening," S. Stawicki  
([http://biology.uoregon.edu/Biology\\_WWW/Biospheres/winter95/GeneticS/G.ScreenPr os.html](http://biology.uoregon.edu/Biology_WWW/Biospheres/winter95/GeneticS/G.ScreenPr os.html))**

**"A Test for the Insurance Industry," R. Pokorski, Nature 391, 835-836 (1998)  
([http://www.nature.com/cgi-taf/DynaPage.taf?file=/na.../391835a0\\_r.html&filetype=&dynoptions](http://www.nature.com/cgi-taf/DynaPage.taf?file=/na.../391835a0_r.html&filetype=&dynoptions))**

Such references are referred to in the Background of the Specification of the Patent Application submitted herewith. A form PTO-1449 listing these references is attached. It is understood the Office may find additionally relevant material in these or other references.

Respectfully submitted,

DENNIS S. FERNANDEZ, ESQ.

Reg. No. 34,160

**FERNANDEZ & ASSOCIATES, LLP**

**PATENT ATTORNEYS**

PO BOX D

MENLO PARK, CA 94026-6204

TEL: (650) 325-4999

FAX: (650) 325-1203

EMAIL: [iploft@iploft.com](mailto:iploft@iploft.com)

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